

## **ABSTRACT**

### **Viona Vinastia. 2026. *The Influence of Islamic Business Ethics Knowledge and Religiosity on Muslim Traders' Behavior with Personality as an Intervening Variable (A Study at Buniseuri Market, Ciamis Regency)***

*The rapid development of the economy has intensified the level of business competition. This situation demands high moral integrity, where knowledge of Islamic business ethics and religiosity become the main foundations in shaping the behavior of Muslim traders. Islam, as a comprehensive religion, places ethics as a fundamental principle in every aspect of life, including in the business world. In addition to ethics, the level of religiosity also plays an important role in shaping traders' behavior. Besides these factors, individual personality also plays a role in determining how knowledge of ethical values and religiosity is implemented in the actual behavior of traders. Therefore, this study aims to examine the influence of Islamic business ethics knowledge and religiosity on the behavior of Muslim traders with personality as an intervening variable.*

*This study uses a descriptive quantitative method with SmartPLS 4.0 as the analysis tool. The research population consists of Muslim traders in Buniseuri Market, with a saturated sampling technique in which the entire population was used as the sample, totaling 100 traders. The analysis stages were conducted using the Partial Least Square (PLS) method, which includes outer model measurement, inner model evaluation, and hypothesis testing.*

*The results show that knowledge of Islamic business ethics and religiosity have a positive and significant effect on traders' personality. Knowledge of Islamic business ethics is proven to have a direct and significant effect on the behavior of Muslim traders, while religiosity does not have a direct effect on traders' behavior. Furthermore, personality is proven to influence traders' behavior and acts as a mediating variable in the relationship between Islamic business ethics knowledge and religiosity toward traders' behavior.*

*Based on these findings, it can be concluded that the behavior of Muslim traders is not only influenced by their understanding of Islamic business ethics and their level of religiosity, but is also shaped through personality characteristics that are able to internalize religious and ethical values into their daily trading behavior. This means that the formation of Muslim traders' behavior is more effective through the development of personality.*

**Keywords: Islamic Business Ethics Knowledge, Religiosity, Personality, Muslim Traders' Behavior**